

FORM B1

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
CHICAGO DIVISION (EASTERN)

Voluntary Petition

Name of Debtor (If individual, enter Last, First Middle): OLVERA, JAVIER P	Name of Joint Debtor (Spouse) (If individual, enter Last, First Middle): OLVERA, ELIZA
All Other Names used by the Debtor in the last 6 years (include married, maiden, and trade names):	All Other Names used by the Joint Debtor in the last 6 years (include married, maiden, and trade names): aka ELIZA BAUTISTA
Last four digits of Soc. Sec. No. / Complete EIN or other Tax I.D. No (If more than one, state all): XXX-XX-3956	Last four digits of Soc. Sec. No. / Complete EIN or other Tax I.D. No (If more than one, state all): XXX-XX-1342
Street Address of Debtor (No. and Street, City, State and Zip Code): 1809 Joppa Zion, IL 60099	Street Address of Joint Debtor (No. and Street, City, State and Zip Code): 1809 Joppa Zion, IL 60099
County of Residence or of the Principal Place of Business: Lake	County of Residence or of the Principal Place of Business: Lake
Mailing Address of Debtor (If different from street address):	Mailing Address of Joint Debtor (If different from street address):

Location of Principal Assets of Business Debtor (If different from street address above):

Information Regarding the Debtor (Check the Applicable Boxes)

Venue (Check any applicable box)

Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.

There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.

Type of Debtor (Check all boxes that apply)	Chapter or Section of Bankruptcy Code Under Which the Petition is Filed (Check one box)
<input checked="" type="checkbox"/> Individual(s) <input type="checkbox"/> Railroad <input type="checkbox"/> Corporation <input type="checkbox"/> Stockbroker <input type="checkbox"/> Partnership <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Other <input type="checkbox"/> Clearing Bank	<input type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 11 <input checked="" type="checkbox"/> Chapter 13 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Section 304 - Case ancillary to foreign proceeding
Nature of Debts (Check one box)	Filing Fee (Check one box)
<input checked="" type="checkbox"/> Consumer/Non-Business <input type="checkbox"/> Business	<input checked="" type="checkbox"/> Full Filing Fee attached <input type="checkbox"/> Filing Fee to be paid in installments (Applicable to individuals only) Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006
Chapter 11 Small Business (Check all boxes that apply)	U.S. Bankruptcy Court Northern District Of Illinois Filed: 06/21/2004 Time: 15:34:25 Debtor: JAVIER P OLVERA Case: 04-23429 Fee : 194 Chapter: 13 Rec. #: 3086857 Judge: A Benjamin Goldgar 341 mtg: 08/03/2004 @ 10:30AM ConfHrg: 08/06/2004 @ 11:00AM Trustee: GLENN STEARNS
Debtor is a small business as defined by 11 U.S.C. Sec. 101.	
Debtor is & elects to be considered a small business under 11 U.S.C. § 1121(e) (Optional)	

Statistical/Administrative Information (Estimates only)

Debtor estimates that funds will be available for distribution to unsecured creditors.

Debtor estimates that, after any exempt property is excluded and administrative expense there will be no funds available for distribution to unsecured creditors.

Estimated Number of Creditors 1-15 16-49 50-99 100-199 200-999

Estimated Assets

\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million
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Estimated Debts

\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million
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 1:04BK23429-BK001

Voluntary Petition (page 2)*(This page must be completed and filed in every case)*

Name of Debtor(s):

JAVIER & ELIZA OLVERA

Prior Bankruptcy Case(s) Filed Within Last 6 Years (If more than two, attach additional sheet)

Location Where Filed:

N.D. IL (Eliza BUASTISTA only)

Case Number:

Date Filed:

Location Where Filed:

Case Number:

Date Filed:

Pending Bankruptcy Case(s) Filed by any Spouse, Partner or Affiliate of this Debtor (If more than one, attach additional sheet)

Name of Debtor:

Case Number:

Date Filed:

District:

Relationship:

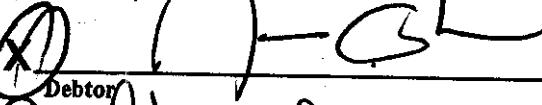
Judge:

Signatures**Signature(s) of Debtor(s) (Individual/Joint)**

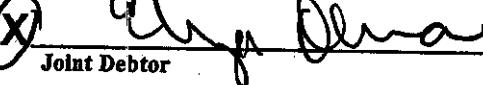
I declare under penalty of perjury that the information provided in this petition is true and correct.

(If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7) I am aware that I may proceed under chapter 7, 11, 12 or 13 of Title 11, United States Code, under the relief available under each such chapter, and choose to proceed under chapter 7.

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.



Debtor



Joint Debtor

Telephone Number (If not represented by an attorney)

6-10-04

Date

Signature of Attorney


Kenneth S. Borgia Bar No. 3125988

The Law Offices of Kenneth S. Borgia
1117 S. Milwaukee Avenue, Suite A-3
P.O. Box 447
Libertyville, IL 60048

Phone No. (847) 634-8800

Fax No. (847) 634-8932

6-10-04

Date

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Exhibit A

(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11)

Exhibit A is attached and made a part of this petition.

Exhibit B

(To be completed if debtor is an individual whose debts are primarily consumer debts) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner named in the foregoing petition that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter.



Kenneth S. Borgia

Date

Exhibit C

Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?

Yes, and Exhibit C is attached and made a part of this petition.
 No

Signature of Non-Attorney Petition Preparer

I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.

Printed Name of Bankruptcy Petition Preparer

Social Security Number

Address

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

Signature of Bankruptcy Petition Preparer

Date

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both (11 U.S.C. § 110; 18 U.S.C. § 156).

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
CHICAGO DIVISION (EASTERN)

IN RE: **JAVIER P OLVERA**
ELIZA OLVERA

CASE NO

CHAPTER 13

SCHEDULE A (REAL PROPERTY)

Description And Location Of Property	Nature Of Debtor's Interest In Property	Husband, Wife, Joint Or Community	Current Market Value Of Debtor's Interest In Property, Without Deducting Any Secured Claim Or Exemption	Amount Of Secured Claim
Home - 1809 Joppa, Zion	joint tenants	J	\$150,000.00	\$142,000.00
			\$150,000.00	\$142,000.00

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
CHICAGO DIVISION (EASTERN)

IN RE: **JAVIER P OLVERA**
ELIZA OLVERA

CASE NO

CHAPTER 13

SCHEDULE B (PERSONAL PROPERTY)

Type of Property	None	Description and Location of Property	Husband, Wife, Joint or Community	Current Market Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
1. Cash on hand.		Cash	-	\$100.00
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and home- stead associations, or credit unions, brokerage houses, or cooperatives.		CIB	-	\$500.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings including audio, video and computer equipment.		Refrigerator, stove, washer/dryer, bedroom furniture, kitchen & living room furniture, audio, video & computer equipment, misc. household goods, dining room set	-	\$1,500.00
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.		Books, pictures & collections	-	\$35.00
6. Wearing apparel.		clothing	-	\$100.00
7. Furs and jewelry.		Furs & jewelry	-	\$40.00
8. Firearms and sports, photographic, and other hobby equipment.		sports & hobby equipment	-	\$25.00
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
			Total >	\$2,300.00

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
CHICAGO DIVISION (EASTERN)

IN RE: **JAVIER P OLVERA**
ELIZA OLVERA

CASE NO

CHAPTER **13****SCHEDULE B (PERSONAL PROPERTY)***Continuation Sheet No. 1*

Type of Property	None	Description and Location of Property	Husband, Wife or Joint or Community	Current Market Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
10. Annuities. Itemize and name each issuer.	X			
11. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.	X	At Work	-	Unknown
12. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
13. Interests in partnerships or joint ventures. Itemize.	X			
14. Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
15. Accounts receivable.	X			
16. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
17. Other liquidated debts owing debtor including tax refunds. Give particulars.	X			
18. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	X			
Total >				\$2,300.00

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
CHICAGO DIVISION (EASTERN)**

IN RE: **JAVIER P OLVERA
ELIZA OLVERA**

CASE NO

CHAPTER 13

SCHEDULE B (PERSONAL PROPERTY)

Continuation Sheet No. 2

Type of Property	None	Description and Location of Property	Husband or Wife or Community	Joint or Community	Current Market Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
19. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X				
20. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X				
21. Patents, copyrights, and other intellectual property. Give particulars.	X				
22. Licenses, franchises, and other general intangibles. Give particulars.	X				
23. Automobiles, trucks, trailers, and other vehicles and accessories.		2002 Dodge Ram 2004 Dodge Stratus 1997 Thunderbird			\$16,500.00 \$18,000.00 \$4,500.00
24. Boats, motors, and accessories.	X				
25. Aircraft and accessories.	X				
26. Office equipment, furnishings, and supplies.	X				
27. Machinery, fixtures, equipment, and supplies used in business.	X				
28. Inventory.	X				
			Total >		\$41,300.00

IN RE: JAVIER P OLVERA
ELIZA OLVERA

CASE NO

CHAPTER 13

SCHEDULE B (PERSONAL PROPERTY)

Continuation Sheet No. 3

Type of Property	None	Description and Location of Property	Husband, Wife, Joint or Community	Current Market Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
29. Animals.	X			
30. Crops - growing or harvested. Give particulars.	X			
31. Farming equipment and implements.	X			
32. Farm supplies, chemicals, and feed.	X			
33. Other personal property of any kind not already listed. Itemize.	X			

Total >

\$41,300.00

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
CHICAGO DIVISION (EASTERN)

IN RE: **JAVIER P OLVERA**
ELIZA OLVERA

CASE NO

CHAPTER 13

SCHEDULE C (PROPERTY CLAIMED AS EXEMPT)

Debtor elects the exemptions to which debtor is entitled under: (Check one box)

11 U.S.C. Sec. 522(b)(1): Exemptions provided in 11 U.S.C. Sec. 522(d). Note: These exemptions are available only in certain states.

11 U.S.C. Sec. 522(b)(2): Exemptions available under applicable nonbankruptcy federal laws, state or local law where the debtor's domicile has been located for the 180 days immediately preceding the filing of the petition, or for a longer portion of the 180-day period than in any other place, and the debtor's interest as a tenant by the entirety or joint tenant to the extent the interest is exempt from process under applicable nonbankruptcy law.

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Market Value of Property Without Deducting Exemption
Home - 1809 Joppa, Zion	735 ILCS 5/12-901	\$8,000.00	\$150,000.00
Cash	735 ILCS 5/12-1001(b)	\$100.00	\$100.00
CIB	735 ILCS 5/12-1001(b)	\$500.00	\$500.00
Refrigerator, stove, washer/dryer, bedroom furniture, kitchen & living room furniture, audio, video & computer equipment, misc. household goods, dining room set	735 ILCS 5/12-1001(b)	\$1,500.00	\$1,500.00
Books, pictures & collections	735 ILCS 5/12-1001(b)	\$35.00	\$35.00
clothing	735 ILCS 5/12-1001(a), (e)	100%	\$100.00
Furs & jewelry	735 ILCS 5/12-1001(b)	\$40.00	\$40.00
sports & hobby equipment	735 ILCS 5/12-1001(b)	\$25.00	\$25.00
At Work	735 ILCS 5/12-1006	100%	Unknown
2002 Dodge Ram	735 ILCS 5/12-1001(c)	\$0.00	\$16,500.00
2004 Dodge Stratus	735 ILCS 5/12-1001(c)	\$0.00	\$18,000.00
1997 Thunderbird	735 ILCS 5/12-1001(c)	\$0.00	\$4,500.00
		\$10,300.00	\$191,300.00

SCHEDULE D (CREDITORS HOLDING SECURED CLAIMS) Check this box if debtor has no creditors holding secured claims to report on Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND MARKET VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT UNLIQUIDATED DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCT #: 10307816064915		J	DATE INCURRED: NATURE OF LIEN: COLLATERAL: 2004 Dodge Stratus REMARKS:		\$21,400.00	\$4,900.00
CHASE P.O. Box 15700 Wilmington, DE 19850			COLLATERAL VALUE: \$16,500.00			
ACCT #: 1002730943		J	DATE INCURRED: NATURE OF LIEN: COLLATERAL: 2002 Dodge Ram REMARKS:		\$31,533.00	\$13,033.00
CHRYSLER FINANCIAL P.O. Box 2993 Milwaukee, WI 53201-2993			COLLATERAL VALUE: \$18,500.00			
ACCT #: 01015-076468		J	DATE INCURRED: NATURE OF LIEN: COLLATERAL: 1997 T-Bird REMARKS:		\$5,804.00	\$1,304.00
Turner Acceptance 4454 N. Western Ave. Chicago, IL 60625			COLLATERAL VALUE: \$4,500.00			
ACCT #: 0075057901		J	DATE INCURRED: NATURE OF LIEN: COLLATERAL: Home REMARKS: Current payments in plan		\$112,248.00	
WASHINGTON MUTUAL P.O. Box 70308 Charlotte, NC 28272			COLLATERAL VALUE: \$150,000.00			
ACCT #:		J	DATE INCURRED: Various NATURE OF LIEN: Arrearage claim COLLATERAL: Home REMARKS:		\$1,150.00	
WASHINGTON MUTUAL P.O. Box 70308 Charlotte, NC 28272			COLLATERAL VALUE: \$1,150.00			
Total for this Page (Subtotal) >					\$172,135.00	\$19,237.00
Running Total >					\$172,135.00	\$19,237.00

1 continuation sheets attached

Total for this Page (Subtotal) >

Running Total >

SCHEDULE D (CREDITORS HOLDING SECURED CLAIMS)

Continuation Sheet No. 1

Total for this Page (Subtotal) >

\$28,300.00

\$13,000.00

Running Total >

\$200,435.00

\$32,237.00

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
CHICAGO DIVISION (EASTERN)

IN RE: **JAVIER P OLVERA**
ELIZA OLVERA

CASE NO

CHAPTER 13

SCHEDULE E (CREDITORS HOLDING UNSECURED PRIORITY CLAIMS)

Check this box if debtor has no creditors holding unsecured priority claims to report on Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) if claims in that category are listed on the attached sheets)

Extensions of credit in an involuntary case

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. Sec. 507(a)(2).

Wages, salaries, and commissions

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees, up to a maximum of \$4,925 per employee, earned within 90 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided by 11 U.S.C. Sec. 507(a)(3).*

Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. Sec. 507(a)(4).

Certain farmers and fishermen

Claims of certain farmers and fishermen, up to a maximum of \$4,925 per farmer or fisherman, against the debtor, as provided in 11 U.S.C. Sec. 507(a)(5).*

Deposits by individuals

Claims of individuals up to a maximum of \$2,225 for deposits for the purchase, lease or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. Sec. 507(a)(6).*

Alimony, Maintenance, or Support

Claims of a spouse, former spouse, or child of the debtor for alimony, maintenance, or support, to the extent provided in 11 U.S.C. Sec. 507(a)(7).

Taxes and certain other debts owed to governmental units

Taxes, customs duties, and penalties owing to federal, state, and local government units as set forth in 11 U.S.C. Sec. 507(a)(8).

Commitments to Maintain the Capital of an Insured Depository Institution

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. Sec. 507(a)(9).

Administrative allowances under 11 U.S.C. Sec. 330

Claims based on services rendered by the trustee, examiner, professional person, or attorney and by any paraprofessional person employed by such person as approved by the court and/or in accordance with 11 U.S.C. Secs. 326, 328, 329 and 330.

* Amounts are subject to adjustment on April 1, 1998, and every three years thereafter with respect to cases commenced on or after the date of adjustment. The amounts shown above were effective beginning April 1, 2004.

SCHEDULE F (CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS)

Check this box if debtor has no creditors holding unsecured nonpriority claims to report on Schedule F.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CO-DEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: AMERICAN EXPRESS P.O. Box 360002 Ft. Lauderdale, FL 33336-0002	J	DATE INCURRED: CONSIDERATION: REMARKS:				\$3,036.00
ACCT #: CAPITAL ONE P.O. Box 60000 Seattle, WA 98190-6000	J	DATE INCURRED: CONSIDERATION: REMARKS:				\$212.00
ACCT #: CHARTER ONE BANK 722 E. Rollins Rd. Round Lake, IL 60073	J	DATE INCURRED: CONSIDERATION: REMARKS:				\$731.00
ACCT #: CROSS COUNTY BANK P.O. Box 10001 Huntington, WV 25770	J	DATE INCURRED: CONSIDERATION: REMARKS:				\$1,220.00
ACCT #: Farmers Insurance P.O. Box 29193 Shawnee Mission, KS 66201	J	DATE INCURRED: CONSIDERATION: REMARKS:				\$153.00
ACCT #: FIRST PREMIER BANK P.O. Box 5147 Sioux Falls, SD 57117-5147	J	DATE INCURRED: CONSIDERATION: REMARKS:				\$279.00
ACCT #: HEIGHTS FINANCE CORP. 3726 W. Elm Street P.O. Box 176 McHenry, IL 60051	J	DATE INCURRED: CONSIDERATION: REMARKS:				\$1,200.00

SCHEDULE F (CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS)

Continuation Sheet No. 1

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR HUSBAND/WIFE/Joint OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: HOME DEPOT P.O. Box 103047 Roswell, GA 30076	J	DATE INCURRED: CONSIDERATION: REMARKS:				\$1,474.00
ACCT #: HOUSEHOLD CREDIT SERVICES P.O. Box 17051 Baltimore, MD 21297-1051	J	DATE INCURRED: CONSIDERATION: REMARKS:				\$628.00
ACCT #: JC PENNEY P.O. Box 960001 Orlando, FL 32896-0001	J	DATE INCURRED: CONSIDERATION: REMARKS:				\$1,897.00
ACCT #: MERRICK BANK P.O. Box 9201 Old Bethpage, NY 11804	J	DATE INCURRED: CONSIDERATION: REMARKS:				\$760.00
ACCT #: SAM'S CLUB P.O. Box 530993 Atlanta, GA 30353	J	DATE INCURRED: CONSIDERATION: REMARKS:				\$483.00
ACCT #: SEARS P.O. Box 818017 Cleveland, OH 44181-8017	J	DATE INCURRED: CONSIDERATION: REMARKS:				\$472.00

Total for this Page (Subtotal) >

\$5,714.00

Running Total >

\$12,545.00

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
CHICAGO DIVISION (EASTERN)

IN RE: **JAVIER P OLVERA**
ELIZA OLVERA

CASE NO

CHAPTER **13**

SCHEDULE G (EXECUTORY CONTRACTS AND UNEXPIRED LEASES)

Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE OF OTHER PARTIES TO LEASE OR CONTRACT	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
CHICAGO DIVISION (EASTERN)**

IN RE: **JAVIER P OLVERA
ELIZA OLVERA**

CASE NO

CHAPTER **13**

SCHEDULE H (CODEBTORS)

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

DELUXE MEDIA SERVICES INC.
568 ATRIUM DRIVE
VERNON HILLS, IL 60061

Earnings Statement

Period Ending: 04/24/2004
Pay Date: 04/30/2004

Taxable Marital Status: Single
Exemptions/Allowances:
Federal: 0
IL: 0

ELIZA OLVERA
1809 JOPPA AVENUE
ZION, IL 60099

Social Security Number: 327-68-1342

Earnings

	rate	hours	this period	year to date
Regular	12.0000	40.00	480.00	1,920.00
Overtime	18.0000	8.90	150.20	

Gross Pay

\$640.20

2,296.20

Deductions

Statutory

Federal Income Tax	-86.30	293.79
Social Security Tax	39.69	142.36
Medicare Tax	9.28	33.29
IL State Income Tax	-19.21	68.89
Net Pay	\$485.68	

Your federal taxable wages this period are \$640.20

Other Benefits and Information

	this period	total to date
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Holiday		72.00
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Javier P Olvera

GYPSUM SUPPLY COMPANY

Earnings Statement

SSN	570-73-3956	Fed Taxable Income	2,098.05	Check Date	May 14, 2004	Check Number	653590
Emp Id	1216	Fed Filing Status	S-0	Period Beginning	April 25, 2004	Net Pay	1,379.57
Location	60-604	State Filing Status	S-1	Period Ending	May 8, 2004	Check Amount	1,379.57

Earning	Rate	Hours	Amount	YTD Amt	Tax/Deduction	Amount	YTD Amt	Direct Deposit	Type	Transit	Account	Amount
BONUS				200.00	FITW	377.20	3,187.44	No Direct Deposits				
E3CO	17.6000	27.00	720.09	4,264.62	IL	60.63	543.87					
HOL				506.88	MED	31.00	280.38					
INCTV				100.00	SS	132.56	1,198.88					
OT				629.64								
REG	17.6000	79.75	1,417.96	13,001.96	401K	40.00	400.00					
SHEET	0.0200			341.28	401L	53.09	530.90					
SHEET	0.0200	976.00	19.52		LFEVN	24.00	240.00					
VAC				633.60	UDUES	40.00	200.00					
								Benefit	Amount	YTD Amt	Accrual	Hours
								No Benefits			No Accruals	Dollars

IMPORTANT: PLEASE READ

Gross Earnings	106.75	2,138.05	19,336.70	Totals	758.48	6,581.47
Taxable Earnings:		2,098.05				

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
CHICAGO DIVISION (EASTERN)

IN RE: JAVIER P OLVERA
ELIZA OLVERA

CASE NO

CHAPTER 13

SCHEDULE I (CURRENT INCOME OF INDIVIDUAL DEBTOR(S))

Debtor's Marital Status	Dependents of Debtor and Spouse (Names, Ages and Relationships)					
	Name	Age	Relationship	Name	Age	Relationship
Married	17 yrs. child 5 mths. child					
Employment						
Occupation	Driver			Factory Worker		
Name of Employer	Gypsum Supply Co.			Deluxe Media Services		
How Long Employed	3 yrs.			4 mths.		
Address of Employer	195 S. Porter Dr. Round Lake Park, IL 60073			568 Atrium Dr. Vernon Hills, IL 60061		

Income: (Estimate of average monthly income)	<u>DEBTOR</u>	<u>SPOUSE</u>
Current monthly gross wages, salary, and commissions (prorate if not paid monthly)	\$4,550.00	\$2,773.33
Estimated monthly overtime	\$0.00	\$0.00
SUBTOTAL	\$4,550.00	\$2,773.33
LESS PAYROLL DEDUCTIONS		
A. Payroll taxes (includes social security tax if B. is zero)	\$948.63	\$546.35
B. Social Security Tax	\$354.38	\$123.46
C. Insurance	\$0.00	\$0.00
D. Union dues	\$86.67	\$0.00
E. Retirement	\$86.67	\$0.00
F. Other (specify) <u>401K Loan</u>	\$115.03	\$0.00
G. Other (specify)	\$0.00	\$0.00
SUBTOTAL OF PAYROLL DEDUCTIONS	\$1,591.38	\$669.81
TOTAL NET MONTHLY TAKE HOME PAY	\$2,958.62	\$2,103.52
Regular income from operation of business or profession or farm (attach detailed stmt)	\$0.00	\$0.00
Income from real property	\$0.00	\$0.00
Interest and dividends	\$0.00	\$0.00
Alimony, maintenance or support payments payable to debtor for the debtor's use or that of the dependents listed above	\$0.00	\$0.00
Social Security or other government assistance (specify)	\$0.00	\$0.00
Pension or retirement income	\$0.00	\$0.00
Other monthly income (specify below)		
1. _____	\$0.00	\$0.00
2. _____	\$0.00	\$0.00
3. _____	\$0.00	\$0.00
TOTAL MONTHLY INCOME	\$2,958.62	\$2,103.52

TOTAL COMBINED MONTHLY INCOME \$5,062.14

(Report also on Summary of Schedules)

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document:

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
CHICAGO DIVISION (EASTERN)

IN RE: **JAVIER P OLVERA**
ELIZA OLVERA

CASE NO

CHAPTER 13

SCHEDULE J (CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S))

Check this box if a joint petition is filed and debtor's spouse maintains a separate household. If box is checked, complete a separate schedule of expenditures labeled "Spouse."

Rent or home mortgage payment (include lot rental for mobile home) .....	.....
Are real estate taxes included? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	
Is property insurance included? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	
Utilities: Electricity and heating fuel	\$175.00
Water and sewer	\$50.00
Telephone	\$65.00
Other: .....	.....
Home maintenance (repairs and upkeep)	\$175.00
Food	\$670.00
Clothing	\$65.00
Laundry and dry cleaning .....	.....
Medical and dental expenses (not covered by insurance)	\$65.00
Transportation (not including car payments)	\$345.00
Recreation, clubs and entertainment, newspapers, magazines, etc.	\$15.00
Charitable contributions .....	.....
Insurance (not deducted from wages or included in home mortgage payments)	
Homeowner's or renter's .....	.....
Life .....	.....
Health .....	.....
Auto	\$191.00
Other: .....	.....
Taxes (not deducted from wages or included in home mortgage payments)	
Specify: .....	.....
Installment payments: (In Chapter 12 and 13 cases, do not list payments included in the plan)	
Auto .....	.....
Other: .....	.....
Other: .....	.....
Other: .....	.....
Alimony, maintenance, and support paid to others .....	.....
Payments for support of additional dependents not living at debtor's home .....	.....
Regular expenses from operation of business, profession, or farm (attach detailed statement)	.....
Other: See attached personal expenses	\$162.00
Other: .....	.....
TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules)	\$1,978.00
[FOR CHAPTER 12 AND 13 DEBTORS ONLY]	
Provide the information requested below, including whether plan payments are to be made bi-weekly, monthly, annually, or at some other regular interval.	
A. Total projected monthly income	\$5,062.14
B. Total projected monthly expenses (including separate spouse budget if applicable)	\$1,978.00
C. Excess income (A minus B)	\$3,084.14
D. Total amount to be paid into plan each Monthly (interval)	\$3,084.14

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
CHICAGO DIVISION (EASTERN)**

**IN RE: JAVIER P OLVERA
ELIZA OLVERA**

CASE NO

CHAPTER 13

EXHIBIT TO SCHEDULE J

Itemized Personal Expenses

Expense	Amount
child care	\$80.00
barber & beauty shop	\$52.00
postage, gifts, bank charges etc...	\$30.00
Total >	\$162.00

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
CHICAGO DIVISION (EASTERN)

**IN RE: JAVIER P OLVERA
 ELIZA OLVERA**

CASE NO

CHAPTER 13

SUMMARY OF SCHEDULES

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$150,000.00		
B - Personal Property	Yes	4	\$41,300.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	2		\$200,435.00	
E - Creditors Holding Unsecured Priority Claims	Yes	1		\$0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	2		\$12,545.00	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			\$5,062.14
J - Current Expenditures of Individual Debtor(s)	Yes	2			\$1,978.00
Total Number of Sheets of ALL Schedules >		16			
Total Assets >			\$191,300.00		
Total Liabilities >				\$212,980.00	

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
CHICAGO DIVISION (EASTERN)

IN RE: JAVIER & ELIZA OLVERA

CASE NO.

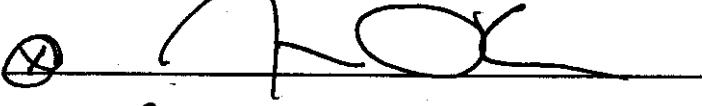
CHAPTER

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 17 sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date 6-10-04

Signature 

Date 6-10-04

Signature 

[If joint case, both spouses must sign.]

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
CHICAGO DIVISION (EASTERN)

IN RE: **JAVIER P OLVERA**
ELIZA OLVERA

CASE NO

CHAPTER 13

STATEMENT OF FINANCIAL AFFAIRS

1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE (If more than one)
-	2004 Joint Wages, Only those wages previously reported on Sch. I
\$60,000	2003 Joint Wages
	2002 Joint Wages

2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

3. Payments to creditors

None

a. List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, made within 90 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None

b. List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
none, except for creditors previously listed			

None

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
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IN RE: **JAVIER P OLVERA**
ELIZA OLVERA

CASE NO

CHAPTER 13

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 1

5. Repossessions, foreclosures and returns

None List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

6. Assignments and receiverships

None a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

7. Gifts

None List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

8. Losses

None List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

9. Payments related to debt counseling or bankruptcy

None List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE
Kenneth S. Borgia & Associates
1117 S. Milwaukee Ave., Suite A-3

DATE OF PAYMENT,	NAME OF PAYOR IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
06/10/2004		\$765.00

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
CHICAGO DIVISION (EASTERN)

IN RE: JAVIER P OLVERA
ELIZA OLVERA

CASE NO

CHAPTER 13

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 2

P.O. Box 447
Libertyville, IL 60048

10. Other transfers

None

List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

14. Property held for another person

None

List all property owned by another person that the debtor holds or controls.

15. Prior address of debtor

None

If the debtor has moved within the two years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
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IN RE: **JAVIER P OLVERA**
ELIZA OLVERA

CASE NO

CHAPTER 13

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 3

16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the six-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

17. Environmental Information

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

None a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.